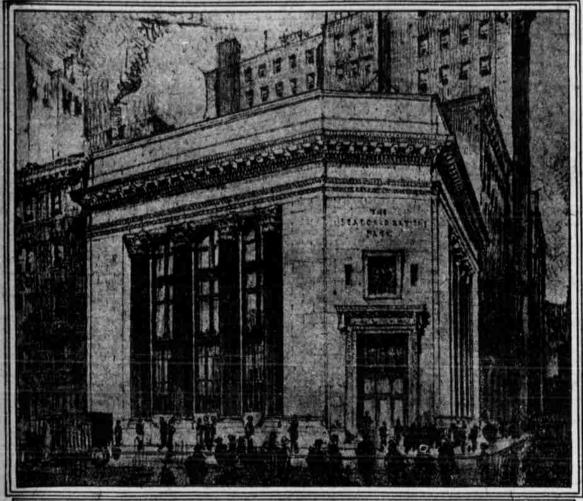
### Comfort And Beauty Will Be Combined In New Bank Home



HOME TO BE BUILT FOR SEABOARD NATIONAL BANK AT NORTHEAST CORNER OF BROAD AND BEAVER STREETS ALFRED C. BOSSOM, ARCHITECT.

Ample provisions for the comfort of ried to a greater height at any time floor will be found recreation rooms and oth employees and customers are made the bank desires. The exterior will conclude accommodations for the employees. by the Seaboard National Bank at the facade. The general design will insure rortheast corner of Broad and Beaver an ample supply of light for the interior and at the same time give a monupresent quarters at 18 Broadway for mental character to the ensemble.

these matters.

FINANCIAL ADVICE

IF you are planning to build or buy a home your first problems will

How should you go about obtaining a building loan or a mortgage?

What is the difference between a first and a second mortgage? How

are you to figure your carrying charges or insure a building in the

most likely be financial ones. How much ready case will you need?

Send your queries to the Real Estate Department of THE SUN.

It must be distinctly understood, however, that these questions must relate to individual home building or buying projects and not to investment or speculative ventures in real estate. Nor will questions be considered regarding the value of specific pieces of property or the

Dear Mr. Clarke: Under the following which is well within the limits I have conditions how much should I pay for a found to be safe.

have been made on a twenty payment with the assessments and taxes thereon

reliability or integrity of any individual or corporation.

family. I have \$4,000 in cash and my salary is \$2,000 a year. My life is insured for \$1,000, on which ten payments

What steps should I take for my own protection after locating a satisfactory house? F. F. F.

Tou do not tell me the nature of your profession or occupation, which makes it a little more difficult to answer your questions accurately. I should say, however, that a man on a \$3,000 salary with a family of three would be well on the safe side if he lived in a \$6,500 house with a cash investment at the beginning

gane. If you secured a partial payment mortgage, which, in my judgment, is best for a home, your monthly payment for principal and interest would be about

\$40, or \$450 a year. Taxes would increase this to about \$600 if the property is within the Greater City, and allowing for minor repairs, fire insurance, water,

&c., I should say that your monthly everhead would not exceed \$55. Of this amount over \$20 a month would be go-

You do not tell me the nature of your

the plans drawn up by Alfred C. sist of a granite base course with a The entrance on the corner openir limestone superstructure and two maser, for the new building to be erected sive dark granite columns on either to the upper and lower banking rooms.

The entrance on the corner opening outo a marble staircase will give access

The bank will take possession of the property to-morrow, and preliminary steps toward the erection of the new building will be taken immediately rortheast corner of Broad and Beaver streets. The bank, which has leased its present quarters at 18 Broadway for many years, only recently joined the and at the same time give a monutariations of the big business and financial corner from the street floor so that there will be two floors entered from the street level, and cown in the crowded financial area.

The new building will be a handsome the use of the depositors. The main banking room will be entirely surgicture, built so that it can be carrounded by a mezzanine. On the third same section.

The society, three interests to the ensemble. building will be taken immediately under the supervision of Mr. Bossom, who is also directing structural work for the National Bank of Commerce, the Mercantile Trust Company, the Columbary, the Columbary, the Columbary, the Asia Bunking Town will be entirely surgictly and the same time give a monutarity of the ensemble.

The new building will be a handsome structure, built so that it can be carrounded by a mezzanine. On the third same section.

work. Why not come down to \$6,000 for a house exclusively for yourself and build on only two of the lots, holding the other two for a profit?

M. Presburger, operator, bought from FOR HOMESEEKERS

house at Scarsdale, N. Y. Can you recommend a bank that would lend money on Westchester county property? What are the advantages, if any, of a building loan? M. M. H.

It would be inappropriate for me to suggest any particular institution to which you might apply for money to build your home in Scarsdale, as it is one of the conditions laid down in the leased at an aggregate rental approxiintroductory statement at the head of this column that no questions will be considered as to the "reliability or integrity of any individual or corporation."

I think, however, any local real estate which will make extensive alterations of installing readers where a corporation of the could make extensive alterations of installing readers where a corporation of the could make extensive alterations of installing readers where a corporation of the continuous companies to the continuous companies of the continuous companies of the continuous companies and continuous companies of the continuous companies and continuous continuous companies and continuous companies continuous companies continuous companies continuous companies continuous co

The advantages of a building loan association mortgage is that you have an opportunity to reduce your indebtedness each month by continuing a payment of about the same amount that you would pay for rent for the house you own. As a member of the association you share in the profits, and at the completion of your mortgage payments if pletion of your mortgage payments if the association has been well managed Dear Mr. Clarge—Your assistance in works excellently in communities com-

Dear Mr. Clarace—Your assistance in the following case would be sincerely appreciated. I have four lots at Richmond Hill, L. I., free of mortgage, and with the assessments and taxes thereon paid for 1919. I have \$2,000 in Liberty bonds and a salary of \$1,800 per year.

I want to build a two family house and prefer that its exterior shall be of brick. How much would it cost to build a brick house or a frame one? About how much mortgage could be raised on the property and what interest tate might be charged? Would it be better to wait until things are more settled?

J. F. M.

It will cost you upward of \$9,500 to build a two family brick house at Richmight at two family brick house at Richmight at two family brick house at Richmight in the supervision of the banking department the likelihood of a loss of this kind is very remote.

and Board to Average Man.

exc. I should say that your monthly everhead would not exceed \$55. Of this amount over \$20 a month would be gong to your own credit, so that your net outlay for the rent of your home would be \$55, decreasing as your mortgage decreases.

You cannot buy self-respect and satisfaction for much less and on your final statement I am certain that you could handle the proposition easily. I realize that you could live in a more expensive bouse, but on the plan suggested your overhead is 22 per cent. of your income.

The interesting facts and figures gathered in that booklet show that farming is no longer a laborer's work. Old back breaking farming methods are borrow \$5,500. Your salasty, however, lows a furrow the whole day at the that you could live in a more expensive bouse, but on the plan suggested your overhead is 22 per cent. of your income. "Forward to the Farm" is a little in a week. The scythe is as obsolete as the spinning wheel. The harvesting reachine and the binder have taken its place. Farming has become a business

2. The ones who have some money 2. The ones who have some money but don't know the difference between a ploughshare and a whiffletree. Men in this class command good wages while they are learning the trade. In the winter they can go to an agricultural college and learn to know what they are about next soring.

3. Class three is for the lads who

#### REAL ESTATE NEWS, BRIDGEPORT'S BIG WAR PLANT **NOTES AND GOSSIP**

Mayers Buy West 72d Street Apartment-West Broadway Lofts Sold.

The twelve story apartment house at 105 West Seventy-second street, valued at \$600,000, was sold yesterday by Walter D. Ebbitt of the office of Slawson & Hobbs for William S. Hill, president of the 195 West Seventysecond Street Com-pany, to Jerome C. and M. G. Mayer, builders of high grade aparfment houses. The structure was built by Brown Brothers, from whom Mr. Hill bought it.

This is the second recent sale of a twelve story apartment on this street. The other was 124 West Seventy-second street, bought by Mrs. William Ziegler from the Beaumont Realty Company. Messrs. Mayer have been identified with some of the largest apartment house op some of the largest apartment house op-erations in the city. They recently pur-chased \$69 Park avenue, which was re-sold twice at substantial profits. Owing to the great demand for apartments in the section they are contemplating reno-vating the Seventy-second street property into an apartment hotel.

TENANT BUYS LOFT BUILDING. The Dr. J. A. Posner Shoe Company have purchased the two five story buildings which they occupy at 140 and 142 West Broadway from the Markham Realty Company, Clarence Eckardt president, and the estate of Charles P. Smith. The properties cover a plot 60x 100. William Crulkshank's Sons were

The one-half interest sold by Mr. Eckardt was recently sold to him through the same brokers by the City Real Estate Company and the heirs of Isabelle

WEST BROADWAY LOFT SOLD. The eight story loft building at 534 and 538 West Broadway was sold yesterday by the Parodi & Ermine Company to Pesago & Montrison. It was held at \$185,000 and occupies a plot 55,4x20 beween Bleecker and West Third streets

The American Grocers Society is buildits eleventh warehouse in the East plans have just been completed and closed for the erection of a five story mill constructed warehouse containing

learned thrift, but you know the rental income of a two family house is not all has approximately 18,000 members, all net, and some people I have talked with

M. Presburger, operator, bought from Dear Mr. Clarke: I am planning a house at Scarsdale, N. Y. Can you recommend a bank that would lend money on Westchester county property? What are the advantages, if any, of a building loan?

M. M. H.

The Schulte Cigar Stores Company leased at an aggregate rental approxiagent could make several suggestions of installing modern stores, and upon com-value.

Greenbaum. It adjoins the Areco holdings. C. Irving Lattin was the broker in

WILL HOUSE PEACE INDUSTRIES

The great war plant of the Remington Arms Company at Bridgeport, which caused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take on the south of the Remington (aused that city's take (aused that ci



ton, too, was off on one of the mysteriously solemn conferences he is always
having with Phelps Redfield. And
Freeland, being a little weary from his
day in town and having. I suspect, a
longing for a few of his batchelor privileges, paced up and down the garden
smoking for a little while and then retired to his room to read.

I was sitting with Mary King and
Katherine Kennedy on the plazza.

The latting looking very
plazza and loves them all as
though they were children.

Healthily Flirtations.

She sat on the rock as blue as

Katherine Kennedy on the plazza.

I must confess that I have hardly ner eyes. Her black hair was dressed necognized myself for the old Arabella in an elaborate way which she invented

great deal of subtle charm, and it spread about her that evening the way personality always does until she literally fascinated both Katherine and me. Katherine watched with a more so-phisticated interest, being an artist her-

of Unusual Activity

This is a record of a hen party in self, which I am not. But Katherine is which Johnathan had no part. In fact he was mysteriously absent in the village for the whole evening. Harrington, too, was off on one of the mysteriously solemn conferences he is always herself out with vehemence of one kind

"The light seems to fade so soon. sighed Mary, putting down her charcoal. "But to-morrow I can finish it." She found a more comfortable chair in which she could rest her head against the cushions. The breeze played with

She put her hand out toward me, a curious little gesture of hers. "How about the village, hostess? Bverything has been so charming here that we have almost forgotten the plan. We weren't going to live for our own comfort—that was the idea, wasn't it?

"Yes, it was my idea to make a household that would be valuable to the community." I had to bring myself by main force from the depths of a sort of coma of comfort in order to make enthusiasm for my old scheme again.

"And I think it's about time to begin," Mary King and I certainly speak the same language. Katherine is always a little reserved and defiant in her attitude toward me, as though I might scold her some time for firting. (As if I didn't know that firting is perfectly instinctive with everybody, and espe-cially with a youngster as magnificently

eligible for matrimony as Katherine!) A Suggestion From Katherine.

There being no longer anything of interest in the garden Katherine jumped suddenly from the railing and made herself comfortable in the remaining

easy chair, I thought she was engrossed in her thoughts, but presently she volunteered a suggestion.

"I know one thing we could do. We could get the art instructors in the schools to come here to dinner. There are only three, I think. And then we could get the man who has charge of the money the city spends on its streets to come, too. And we could launch a campaign to clean up and beautify all the eyescres in town. I've noticed a lot of them. And shanty-town is a sight. of them. And shanty-town is a sight With a little encouragement it could be picturesque.
"I thought it all out the other day

when I passed that part of town on the train. There are people living there who know a lot about color and flowers and things, being Southern Europeans. But they don't seem to plant any. It seems silly to have a magni-cent residential section in a town like this, and also such

wretchedness. It's demoralizing, too."
"That's a good idea," I said, pleased
that Katherine should be proving public
spirited. "But if you face the street Much activity has centred recently in the vicinity of Water street and Maiden lane, now given over to tobacco warehouses and jobbing plants. The picture shows one of the most recent sales made by the Charles F. Noyes Company at 130 by the Charles F. Noyes Company at 130 and 432 Water street to Percival R. Lowe, shown in the above land to be a conscient for a city and 432 Water street to Percival R. Lowe, shown in the above when for years they have been urging unwilling students conscientiously to

country property: then improvements each sentence. Clearly a person of more made by communities on unsightly city than the average executive ability, she property. And gradually we could get had a rather threatening presence in down to the specific case of this city. I should not wonder, if we let the men dwindle. She was dressed in starched white the authorities to make the suggestion themselves, without our having to."

Reaching the City Pathers. "All very well for art teachers," I said.

rou induce city authorities to come to ectures on architecture?" "Oh, Jonathan could just ask some of them to dinner when we have the art teachers. He'd just beg them to let him into the truth about city affairs. They'd be flattered at being considered so know their difficulties and say that being new up days and whether there are ever com-

petitions with other towns. Oh, it would "I almost believe it would be," I said. "But we've got to be very sure of our ground. I think there's a sort of organization of women in the village that corresponds to a woman's city club in town. If we want to cooperate with the She sat on the railing looking very piquant in a clinging frock as blue as her eyes. Her black hair was dressed in an elaborate way which she invented in an elaborate way which she invented that the saleswoman pointed out a Mrs. leased at an aggregate reital approxifirmating \$100,000 the entire ground floor
at the southeast corner of Fordham road
and Grand Concourse. The property is
owned by the Realty Managers, Inc.,
which will make extensive alterations
installing modern stores, and upon completion the Schulte Cigar Company will
no coupy a corner portion, as an additional
branch establishment. The remaining
to be branch establishment. The remaining
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to a slight sketch she has been making
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to a slight sketch she has been making
of Robert. Katherine and I watched
to be branch establishment. The remaining
to a slight sketch she may be the work of the Board of Foreign Missions of the
position, for the chief was retailed in an elaborate way which she invented
the sale when I was meteting. The chief was not the sale when in the
day to the eatity Men I was to know the men in their ortanization.
When I was meteting the other shay law set to he was tittle impact of the seal when in the drot in the sale when in the note of the sale when it the make of the seal work of the region dissipation the scholar was dreesed of this wome to the sale when in the n

gave a significant shrug of her capacious departing Mrs. Bayliss if I had not fore-

I can imagine that Mrs. Redfield found the calls of Mrs. Bayliss a stimulus to her greatest powers of snubbins.

"We have just been talking about what our civic duties would have to be."

I said.

"Ans. Bayliss if I had not forestabled it.

"Mrs. Bayliss, this is my husband."

"Delighted to meet you. I'm sure."

mumbled Johnathan, somewhat abashed at the vast vision in white, who was equally astonished. her parted hair that was drawn low and

"I'll be glad enough to tell you what

our club is doing, and you'll certainly be welcome if you are interested."

stopped to gasp for breath at the end of

lawn with a belt to which one felt like exclaiming "Well done," as strap and buckle clasped each other triumphantly, scorning the disaster of separation that threatened. On her gray hair was a stiff white hat, circled with a milliner's idea of very ripe wheat. Her face was broad, intelligent, but

back of it was the slave driving power of Nero-fortunately, however, guile-

As she removed her gloves, the rings upon her fat hands seemed to have been placed there many, many years ago, so

ouried in flesh were they.
"Of course," she said, "we are con-centrating now on an Americanization campaign. There was so much tragic ignorance unearthed by the war. The only thing is, every one seems to be going away to rest. We haven't enough vorkers. And when Mrs. Edwards goe away that means her house can't bused for teachers' meetings. I won

"You needn't wonder Mrs. Bayliss." I "Well," Mrs. Bayliss panted in her

"Yes, indeed!" she was saying to Mary King. "This is charming, and so different." With the last remark she He would have run square into the

With a few glances into the dark-ned corners of the drawing room, a pardon-able curiosity on the part of one who had frequently called on the Redfields. Mrs. Bayliss was a little stout and Mrs. Bayliss departed.

### 15 Story Building For Site Opposite Ritz-Carlton



PROJECTED MARLIN-ROCKWELL BUILDING AT THE SOUTH-STREET.

Plans for a permanent New York headquarters for the Marlin-Rockwell and sixty feet on Forty-sixth street. It Corporation, manufacturers of motor accessories, at the northwest corner of Madison avenue and Forty-sixth street, opposite the Bitz-Cariton, have been completed by Warren & Wetmore, architects. The building will occupy the April, 1929.

## Bonnie Brae, Henry Clew's Country Home To Be Sold and a selence. In advising the ex-service man to engage in farm work Col. Arthur Woods says that every man falls into one of the three following classes: 1. Those who have siready worked on the three following classes: 1. Those who have siready worked on the three following classes:



have neither money nor experience. Lowe, and 432 Water street to Fercival R.

Arthur C. Sheridan has been commis- The estate covers twenty-five acres of The Central West is calling aloud for property is at the southwest corner of The estate covers twenty-five acres of all kinds of men, skilled or unskilled or un

Let PHILIP S. CLARKE solve these problems for you through the real estate columns of THE SUN. Mr. Clarke has had many years of experience in financing home building and home buying ventures and is recognized as one of the foremost authorities in the country on

# mond Hill and you will not get a very large house even at that price. I think you could save \$1.000 or \$1,500 by frame construction. These figures are only accurate in a general way. Builders tell me that at the present time they are almost afraid to estimate on any Job, of so, much because of rectantly price.

not so much because of material prices as because of labor uncertainty. A Richmond Hill contractor remarked only a day or two ago that he was paying

a farm but have no capital with which to start farming for themselves. Good farm hands draw to-day twice the pay they drew five years ago. Fifty dollars a month and board for steady hands is the average. And it is all velvet. Few men save that much in the city. With the money thus saved, the experienced farmer will soon be on the road to suc-

about next spring.

Water Street Is Scene



photograph, is a good example of the type of building in the neighborhood that